

Information to identify the case:

Debtor 1	Joseph M. Cavlovich	Social Security number or ITIN	xxx-xx-7087
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Melanie S. Cavlovich	Social Security number or ITIN	xxx-xx-3759
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	14-24444-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M. Cavlovich

Melanie S. Cavlovich

5/20/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph M. Cavlovich
Melanie S. Cavlovich
DebtorsCase No. 14-24444-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 51

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db/jdb
13950897 +Joseph M. Cavlovich, Melanie S. Cavlovich, 10 Christler Street, Pittsburgh, PA 15223-2039
13950905 Best Buy Credit Serives, PO Box 183195, Columbus, OH 43218-3195
13950906 +Children's Hospital of Pittsburgh of UPM, P.O. Box 382059, Pittsburgh, PA 15250-0001
+Childrens Hospital of Pittsburgh, c/o State Collection Service, 2509 S. Stoughton Rd.,
Madison, WI 53716-3314
13994220 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13950912 Home Depot Services, PO Box 182676, Columbus, OH 43218-2676
13950916 #+Litholink Corporation, 2250 West Campbell Park Drive, Chicago, IL 60612-3502
13950917 Lowe's/GERCB, P.O. Box 530914, Atlanta, GA 30353-0914
13950918 +Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
13950922 NCO Financial Systems, Inc., Payment Services, PO Box 60500,
City of Industry, CA 91716-0500
13990888 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
13950925 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
13950924 +PNC Bank, 3232 Newark Drive, Miamisburg, OH 45342-5421
13983786 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
13950926 PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
13950927 Sam's Club/GERCB, PO Box 530942, Atlanta, GA 30353-0942
13950929 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
13950932 UPMC Passavant, PO Box 382059, Pittsburgh, PA 15250-8059
13950933 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13950935 +UPMC Presbyterian-Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
13950937 +UPMC St. Margaret, P. O. Box 382059, Pittsburgh, PA 15250-0001
13950939 Urologic Associtaes of Western PA, 200 Delafield Rd., Suite 3060,
Pittsburgh, PA 15215-3235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2020 02:56:06 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
13950895 E-mail/Text: kristin.villneauve@allianceoneinc.com May 21 2020 02:55:15
AllianceOne Reeivables Management, Inc., PO Box 3111, Southeastern, PA 19398-3111
13950896 +EDI: GMACFS.COM May 21 2020 06:43:00 Ally Bank, P.O. Box 130424,
Roseville, MN 55113-0004
13962747 EDI: GMACFS.COM May 21 2020 06:43:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13974334 +E-mail/Text: bncmail@w-legal.com May 21 2020 02:56:20 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13950899 EDI: CAPITALONE.COM May 21 2020 06:43:00 Capital One Bank USA, N.A., PO Box 71083,
Charlotte, NC 28272-1083
13981923 EDI: BL-BECKET.COM May 21 2020 06:43:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13950903 EDI: RMSC.COM May 21 2020 06:43:00 Care Credit/GERCB, GE Retail Bank, P.O. Box 960061,
Orlando, FL 32896-0061
13950904 +E-mail/Text: bankruptcy@cavps.com May 21 2020 02:56:23 Cavalary Portfolio Services,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
13951478 +E-mail/Text: bankruptcy@cavps.com May 21 2020 02:56:23 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13950907 +E-mail/Text: mediamanagers@clientservices.com May 21 2020 02:55:43 Client Services,
3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
13950908 +EDI: WFNNB.COM May 21 2020 06:43:00 Comenity - Giant Eagle, PO Box 659584,
San Antonio, TX 78265-9584
13950909 E-mail/PDF: creditonebknofications@resurgent.com May 21 2020 03:00:32 Credit One Bank,
PO Box 60500, City of Industry, CA 91716-0500
13950910 E-mail/PDF: DellBKNofications@resurgent.com May 21 2020 03:00:33 Dell Preferred Account,
Payment Processing Center, PO Box 6403, Carol Stream, IL 60197-6403
13950911 +EDI: RMSC.COM May 21 2020 06:43:00 GECRB/Amazon, PO Box 960013, Orlando, FL 32896-0013
13950898 EDI: JPMORGANCHASE May 21 2020 06:43:00 BP, Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153
13950928 EDI: JPMORGANCHASE May 21 2020 06:43:00 Slate from Chase, Cardmember Service,
PO Box 15153, Wilmington, DE 19886-5153
13950913 EDI: TSYS2.COM May 21 2020 06:43:00 Juniper, Card Services, PO Box 13337,
Philadelphia, PA 19101-3337
13950914 E-mail/Text: bncnotices@becket-lee.com May 21 2020 02:55:51 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
13950915 +E-mail/Text: bankruptcy@affglo.com May 21 2020 02:56:14 Leading Edge Recovery Solutions,
PO Box 129, Linden, MI 48451-0129
13950919 +EDI: PARALONMEDCREDIT May 21 2020 06:43:00 Medicredit, PO Box 1629,
Maryland Heights, MO 63043-0629
13950923 E-mail/Text: electronicbkydocs@nelnet.net May 21 2020 02:56:18 Nelnet, P.O. Box 82561,
Lincoln, NE 68501-2561

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 3
Total Noticed: 51

Date Rcvd: May 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13993643 EDI: PRA.COM May 21 2020 06:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13955298 EDI: Q3G.COM May 21 2020 06:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
14239646 EDI: Q3G.COM May 21 2020 06:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13967068 +E-mail/Text: bncmail@w-legal.com May 21 2020 02:56:20 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13950931 +EDI: WTRNBANK.COM May 21 2020 06:43:00 Target Card Servcies, PO Box 660170,
Dallas, TX 75266-0170
13950936 +E-mail/Text: BankruptcyNotice@upmc.edu May 21 2020 02:56:27 UPMC Shadyside,
Quantum I Building, Third Floor, Distribution Room #386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348
13958516 +E-mail/Text: electronicbkydocs@nelnet.net May 21 2020 02:56:18 US Department of Education,
c/o Nelnet, 3015 South Parker Road Suite 400, Aurora, CO 80014-2904

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
cr PNC Bank, National Association
cr* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13950900* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950901* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950902* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950920* Mediacredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
13950921* Mediacredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
13950930* +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
13950934* UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13950938* +UPMC St. Margaret, P. O. Box 382059, Pittsburgh, PA 15250-0001

TOTALS: 2, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

David Neeren on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dneeren@rasnj.com
David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com
David Neeren on behalf of Creditor PNC BANK N.A. dneeren@rasnj.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
Kenneth Steidl on behalf of Debtor Joseph M. Cavlovich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Kenneth Steidl on behalf of Joint Debtor Melanie S. Cavlovich
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com

District/off: 0315-2

User: culy
Form ID: 3180W

Page 3 of 3
Total Noticed: 51

Date Rcvd: May 20, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Lauren Berschler Karl on behalf of Creditor PNC BANK N.A. lkarl@rascrane.com,
lbkarl03@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,
cblack@udren.com

TOTAL: 12